

A. DIVERSITY

Goal:

Maintain and celebrate the diversity of Stamford's population and employment.

TOPICS:

- Social Diversity and Affordable Housing
- Economic Diversity
- Water-dependent Uses

OVERVIEW: SOCIAL DIVERSITY AND AFFORDABLE HOUSING

One of Stamford's strengths is the diversity of its population. A strong education system, a variety of neighborhoods, and a mixture of housing resources have contributed to this diversity. Stamford should be vigilant to maintain the high quality of public school facilities and programs in order to maintain and enhance the asset of a diverse student population.

Stamford is presently facing an affordable housing crisis. It seemed to come on suddenly, as the economy strengthened during the past five years. But it was always there, due to the fact that the number of jobs being generated in the region far exceeds the number of housing units. This imbalance may wax (during booms) and wane (during recessions); but it will not go away.

Several factors should be understood in tackling the affordable housing problem.

First, Stamford has already paved the way with regard to affordable housing incentives. The City can and should do more, but as it does so, it can build on strength not weakness. Besides a track record in inclusionary zoning, these strengths include a substantial and successful cadre of neighborhood-based and not-for-profit housing sponsors and builders.

Second, Stamford cannot be expected to take on alone the burden of redressing what is ultimately a regional problem. The City should strive to rally its neighbors and the State to do their fair share, too.

Third, in addressing its affordable housing problems, the City should not abandon its other planning principles. Out-of-scale housing should not be imposed on neighborhoods; environmentally sensitive land should not be abused; and contextual development is preferred. This is especially important since much of the new development must occur on a variety of infill lots.

Fourth, beyond doing no harm, new housing developments should ideally enhance and improve the neighborhoods in which they are sited. The rehabilitation of existing homes and multifamily buildings in poor condition should be emphasized. New development should be targeted to brownfields, residentially zoned industrial properties, parking lots, and other sites that detract from their surroundings.

Fifth, and perhaps most important, participants in the planning process emphasize that their concern is not just about *affordable housing* per se, but about *social diversity*. In resident surveys conducted for the Master Plan, diversity finished second on a list of Stamford's greatest assets; and racial tensions were essentially a non-issue. The goal is therefore not to build housing for its own sake, but to keep Stamford a place that people from a variety of backgrounds and with a variety of incomes can call home. In this regard, some of the strategies put forward in the Plan have as much to do with social diversity as with housing affordability.

Strategies:

A1.1 Continue the "one to one" replacement policy for the city's inventory of public housing. This means that any Housing Authority unit that is to be vacated or demolished must be replaced by a similar unit, offering a similar level of affordability, in the same or adjoining neighborhood.

A1.2 Strive to maintain the total inventory of other publicly-assisted affordable housing units in the city. There are a number of privately-owned projects in Stamford, built under various Federal or State housing programs. As their affordability control periods end, apartments can be rented at market rents. To address this problem, the City should (1) first conduct a detailed assessment of the inventory at risk, and then (2) determine preservation priorities through an evaluation process, including meetings with owners of key projects.

A1.3 Incorporate mandatory inclusionary requirements into the City's zoning ordinance. Stamford has already embraced inclusionary development (i.e., the incorporation of affordable units in market-rate residential developments) in regard to several developments. An inclusionary *requirement* should now be established to cover *all* future residential developments and subdivisions in the City that

Objective A1.

Undertake a multifaceted approach to preserve existing and create new affordable housing.



Inclusionary housing should be employed in connection with development and subdivisions.

exceed certain minimum size thresholds. The determination of whether to require (1) all of the affordable units on-site, (2) a complete buy-out of the inclusionary requirements, or (3) some mix of the two, should be based on the Zoning Board's own judgment, in consultation with staff and local nonprofit developers and housing advocates.

A1.4 Enhance inclusionary zoning by linking it to incentives. There are a number of tools available to the City to increase the percentage of affordable units, improve the range of affordability of those units, or increase the amount of buy-out funds, in any project subject to an inclusionary requirement. These include: (1) tax increment financing in redevelopment areas (such as for the Mill River Plan area), (2) tax abatement, (3) tax deferrals, and (4) capital subsidies. Zoning bonuses keyed to the proportionate number of affordable units is another tool.

A1.5 Promote the development of a variety of housing types. The purposes are to: (1) create a mix of housing units that includes a significant number suitable for families with children; (2) promote housing prototypes that respect and complement the existing character of the surrounding neighborhoods; (3) maximize the use of cost-effective construction methods; and (4) promote flexible housing models for the elderly in locations that are accessible to transit.

A1.6 Encourage increased housing along transit corridors and in and near Downtown. This policy makes housing more affordable by allowing families to own fewer (if any) cars, thus freeing up income for shelter costs. Location-efficient mortgages are part of this strategy. With location-efficient mortgages, lenders adjust the allowable mortgages upwards to reflect the reduced household expenses associated with living immediately proximate to work and transit.

A1.7 Encourage the rehabilitation and sound management of small multifamily buildings by non-profit entities with good property management capability.



Non-profits can be the City's partner in promoting affordable housing.

Small multifamily buildings, generally located in or close to the Downtown, are a particularly important affordable housing resource. Two concerns loom: (1) many of these buildings remain affordable only because their existing owners have deferred maintenance; and (2) owners may evict existing tenants to take advantage of the overheated

rental market. Three incentives should be offered to enable owners of small multi-family buildings to make improvements or increase financial viability in return for commitments to continued affordable rentals: (1) tax deferral, where property taxes are reduced but the City takes back a note for the taxes deferred, (2) low-interest loans for needed improvements, and (3) refinancing of existing debt with mortgages at lower interest rates. In some cases, purchasing these buildings and placing them under the management of a capable non-profit will ensure that these buildings will be properly maintained, as well as remain affordable.

A1.8 Involve civic groups and communities in generating the potential list of affordable housing sites. It is expected that the City, builders and community will agree on potential sites—focusing on those parcels where the following development and planning factors are at play: (1) there is sufficient land to achieve some economies of scale in development; (2) the land is under single ownership or capable of being assembled or condemned with a reasonable amount of effort; (3) the land can be acquired at reasonable prices relative to the cost of development and value of the housing to be created; and (4) redevelopment would represent an opportunity to improve the neighborhood as well as to build housing.

A1.9 Pursue a diverse housing policy citywide. For reasons of cost, need, and land availability, it is likely that most new housing development will be in the higher density neighborhoods. But this does not mean that other neighborhoods cannot do their part to promote housing diversity. The City may want to consider a shared-housing regulation. Finally, the City's Affordable Housing Strategy foresees purchase of townhouse and other apartment units throughout the city.

A1.10 Advocate a regional housing policy. Affordable housing is really a regional problem. Indeed, Stamford has done and is doing more than most of its neighbors. Many of the solutions involve State funding, support and legislation. Coordination with the South Western Regional Planning Agency is also called for.

Strategies:

A2.1 Support neighborhood-generated revitalization plans. The *Waterside and South End Neighborhood Plan* (1997) and the *West Side Story Plan* (2000) are two examples of the various neighborhood-generated plans that should be consulted and respected to the extent that they dovetail with this Master Plan.

A2.2 Expand the current program of providing neighborhood beautification grants funneled to neighborhood associations. These grants—however small—can have a significant impact on neighborhood character and image.

Objective A2.

Undertake a multi-faceted approach to promoting neighborhood stabilization.

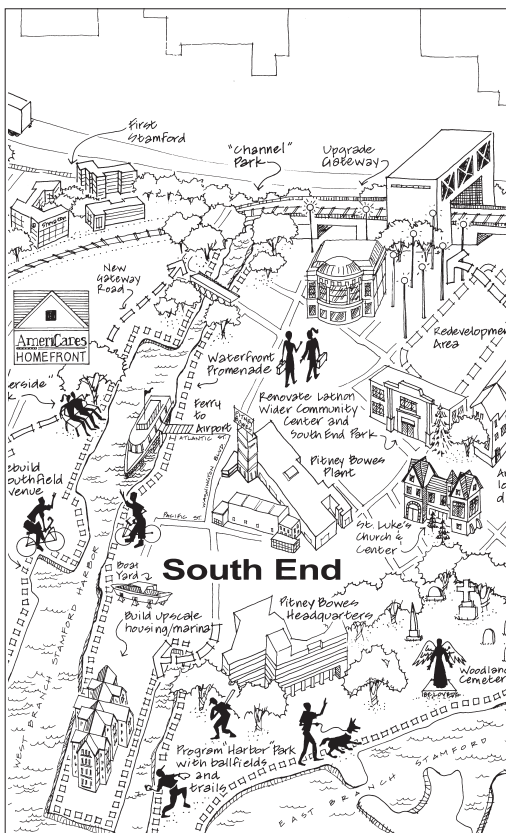
A2.3 Pursue homeownership as well as rental housing. While rental housing is typically more cost effective and better suited to addressing the needs of very low-income households, homeownership is the primary means by which households in America move up the economic ladder, and homeowners are typically more vested in their neighborhood. While prohibitive subsidies are needed to provide homeownership opportunities to very low-income households, they can be provided to those earning 50 to 80 percent of the Area Median Income. Homeownership should especially be promoted in neighborhoods like Downtown, the South End, Waterside and the West Side, where renters are now in the great majority.

A2.4 Address blighting influences through the development of new housing. There are several types of sites that might be targeted, including: (1) small industrial sites that are incompatible with surrounding uses, (2) substandard residential or mixed-use buildings, (3) vacant parcels, and (4) obsolete commercial or industrial buildings suitable for residential reuse.

A2.5 Target brownfields for remediation for new housing development. Some of the largest potential development sites are encumbered by environmental issues. Addressing these sites will require time, tenacity, and above all, money. Every effort should be made to secure State and Federal funding.

A2.6 Create a reliable revenue stream for affordable housing and neighborhood stabilization efforts. Key potential funding sources include: (1) inclusionary zoning "buyout" funds, (2) linkage program funds, in which a fee is assessed on all commercial development, and (3) partnerships with private and non-profit entities to secure State and Federal funds. In order to ensure that the funding can be effectively targeted, it is recommended that these different streams be consolidated into a unified Housing Trust Fund. The two key components of the Housing Trust Fund would be (1) a "Pre-development Loan Pool," and (2) a "Site Acquisition Funding Pool."

A2.7 Create a management capacity within City government to promote affordable housing and neighborhood stabilization strategies. The City's role is multifaceted, extending beyond its legal powers embodied in its codes and regulations. The City must aggressively lobby for outside funding; expedite the approvals process; oversee the city's inventory of inclusionary, assisted, and public units; and keep advocates, nonprofits, business leaders, and citizens focused on the goal of enhancing the City's track record with regard to both affordable housing and diversity.



Neighborhood revitalization is an essential element of the strategy. (Map courtesy of the Stamford Enterprise Zone).

OVERVIEW: ECONOMIC DIVERSITY

Stamford is an undisputed commercial powerhouse, the business center of Fairfield County and arguably the entire State of Connecticut. The city serves as the base for numerous U.S. companies as well as the location for the North American headquarters of several multinationals. It boasts roughly 15 million square feet of rental office space, over 9 million square feet of industrial space, and roughly 84,000 jobs. Its total economic output as of 1992 was almost equal to that of Philadelphia, twice as large as Baltimore's, and ten times greater than Hartford's.

The ultimate source of this strength is that Stamford's economy is diverse, with roughly the same number of employees in the finance/insurance/real estate, manufacturing/construction, and retail/ wholesale trade job categories. Corporate mergers have devastated some cities; shifts in manufacturing to the south and abroad have devastated others; new suburban malls still others. Many cities have undue reliance on a handful of employers. Not Stamford—because it was not overly dependent on any one economic sector.

It is always tempting to provide a free hand to market forces. But as the Growth Management studies reveal, there would be dire consequences over the long haul. Offices would displace industry in the search for the cheapest land proximate to highways; yet there would not be enough office demand left over to fill in the empty spaces in Downtown. Industrial jobs—which are important to the city's working class population—would evaporate. Superstores and their retail spin-off would absorb the demand that would otherwise accrue to Downtown. Traffic on High Ridge Road, Long Ridge Road, as well as other arterials would worsen, as development locates where it is most convenient to automobile drivers rather than transit users. Most important, the city's economic diversity would shrink, and with it Stamford's economic resilience.

Maintaining the city's economic diversity requires an unusual finesse. There must be enough flexibility to allow innovation in the marketplace. Prime examples include recent trends toward flex space, smart buildings and especially mixed-use development. But there must be enough restraints to channel development to where it will have the greatest opportunity for synergy and longevity. For industry (including flex space), this means preserving the city's industrial districts. For offices, retail and hotels, this means promoting Downtown as the preferred location.

Objective A3.

Preserve the city's industrial base, while still accommodating market and technological changes like flex space and smart buildings; continue to constrain the amount of office development outside of Downtown.

Strategies:

A3.1 Strengthen the current policy discouraging retail and office development in industrial districts. This policy has basically withstood misguided, if tempting, proposals for superstores and large-scale office buildings, elsewhere. These limited exceptions make sense, such as (1) large supermarkets; (2) freestanding small-scale stores providing affordable venue for everyday essentials (e.g., delis); (3) furniture outlets which involve storage and/or refinishing; (4) construction-related stores (e.g., plumbing supply, lumber yards); (5) flex space and re-search/development (R&D); and (6) ancillary offices. Hotels should be prohibited in industrial districts, and office development should be curtailed (as discussed next).



The City should act proactively to help existing businesses to stay and expand; and aggressively to limit commercial development outside of Downtown.

A3.2 Employ a 50 percent floor area ratio (FAR) cap for office development in industrial districts. This cap has broad acceptance, except (primarily) from property owners seeking more yield. Existing escape routes (such as for historic preservation) are reasonable, in that they tie higher densities to public purposes. Limited amounts of additional office development in industrial districts should also only be permitted in connection with meeting performance, eco-industrial and design standards (to be discussed).

A3.3 Clarify the industrial zoning districts, with Special Exception approvals required for higher-impact uses. The City should draw a clear distinction between the Manufacturing-General (M-G) and Manufacturing-Light (M-L) zoning districts. Higher impact (e.g., automotive) and heavy industrial uses (namely those uses now allowed in M-G) should be required by Special Exception. Offices as a primary use should be prohibited in the M-G districts. The M-G districts should

only be mapped in areas that are isolated from residential districts.

A3.4 Increase the range, power and scope of the financial, technical assistance and development programs for industry. Enhanced programs should address energy costs to which manufacturers are especially sensitive. A variety of tax credit and financing programs can encourage manufacturers to remain in Stamford, attract new manufacturers, and help all manufacturers upgrade buildings and equipment. Stamford should continue to identify space constrained businesses of different kinds in New York City as well as identify new national and international markets. Stamford should promote workforce training to accommodate this diversity.

A3.5 Carefully control the potential expansion of offices on Long Ridge Road and High Ridge Road. Long Ridge Road and to a lesser extent High Ridge Road between Bulls Head and the Merritt Parkway are major corporate corridors, with as much as 2 million square feet of office space. Significant office development is still possible under present zoning. Clearly, large amounts of such development could overwhelm the roads' traffic capacity, and would absorb development better directed to Downtown. The zoning should be recalibrated to allow limited expansion (by special exception) to keep single users content with their Stamford locations; as well as to condition new commercial development on Transportation Demand Management measures (refer to the Traffic and Transit report). Recreational, open space, congregate care and housing are in fact preferred on the undeveloped property; this can be carried out through mixed-use zoning (discussed later). Expansion and new development must be linked to other public benefits, such as bicycle paths, riverfront greenways, etc.

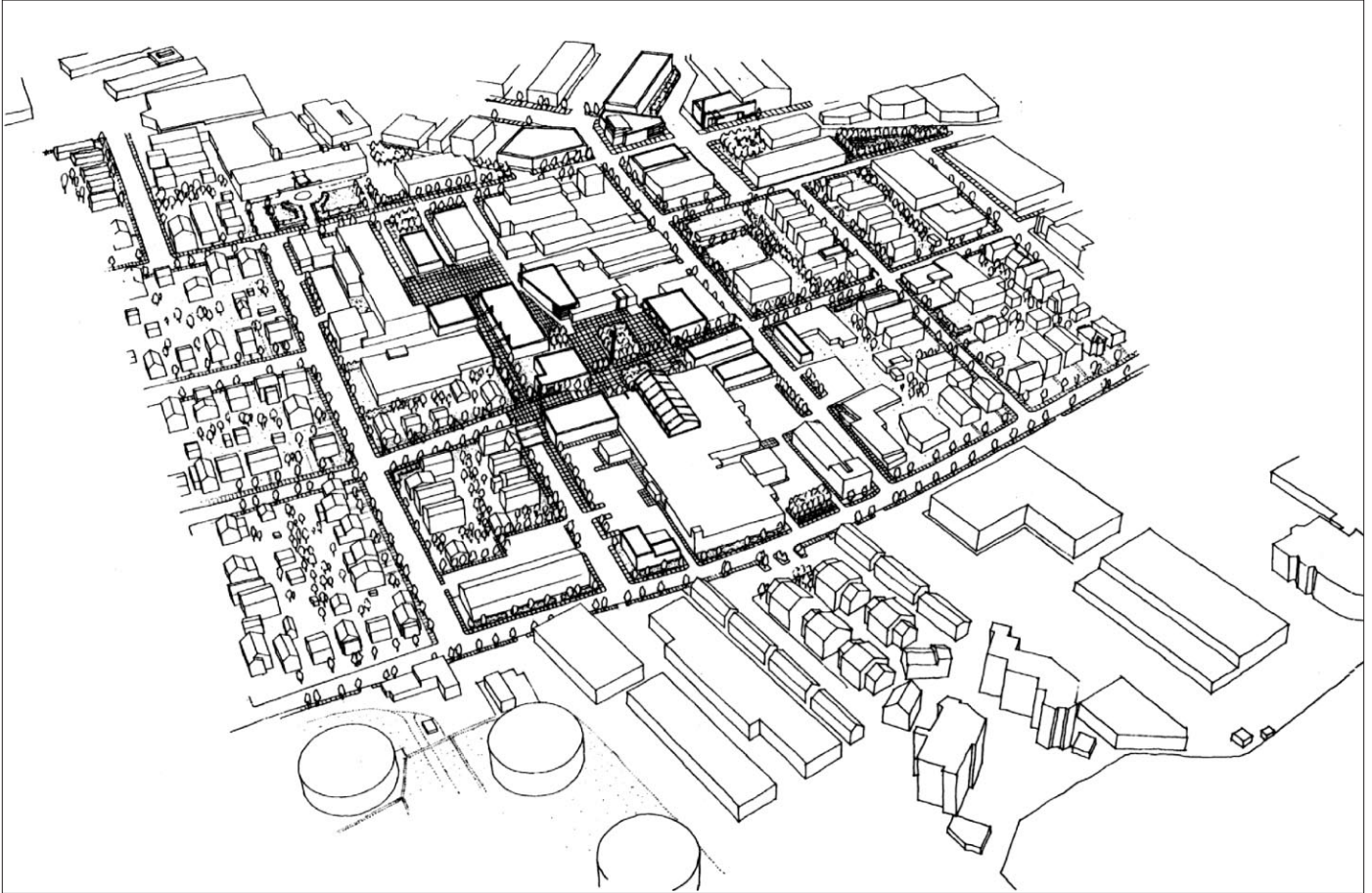
Strategies:

A4.1 Promote live/work arrangements. The zoning ordinance should differentiate between "Home Occupations" and "Home Businesses" as accessory uses in residential districts. Home Occupations would be as-of-right; would typically include writers and other freelancers; and would prohibit employees, signs, off-premise noise or smells, outside change in appearance from residential, and increases in parking or traffic. Home Businesses would be by Special Exception; and would typically include doctors, craftspeople, and other professions involving employees, deliveries, manufacture of products, or frequent visitors. Thus, performance standards would be adopted to control as well as distinguish between the two.

A4.2 Promote affordable artist live/work space. Beyond allowing such formats, the City should encourage strategic alliances between arts groups and

Objective A4.

Promote mixed-use development and higher-standard industrial development, where appropriate, and with strengthened performance standards and design guidelines.



Roadway and design improvements (like those pictured above for Waterside) can make industry and housing better neighbors.

affordable housing builders, so as to create artist live/work housing and artist housing with shared gallery and work space.

A4.3 Selectively allow mixed-use development along the waterfront, on large sites and in historic structures. In all three instances, mixed-use development should be tied (consistent, for example, with the present D-WD zoning) to neighborhood enhancements (in the case of large sites) and historic preservation (in the case of smaller projects). Some of the mixed-use development to be encouraged includes: upstairs living above stores, retail showrooms in connection with warehouses and manufacturing facilities, and waterfront restaurants.

A4.4 Develop a performance-based index for compatibility of industry and other uses. Criteria might consider permitted emissions, pollution prevention or control, levels of hazardous substances used or stored, engineering design, enclosure, size, scale, hours of operation, and landscaping. Stamford could introduce a

compatibility index (much like the one successfully employed in Vancouver) to establish for each zoning district the degree of separation required between commercial, manufacturing and residential activities based on their compatibility with each other. This index would be employed to determine which industrial uses should be subject to special permits.

A4.5 Promote environmental ("eco-industrial") standards and linkages.

Key aspects of the eco-industrial movement are: (1) businesses share materials, services and infrastructure to increase efficiency, minimize waste, advance technology, access new markets, and attract investment; (2) the adjacent residential community, especially in mixed-use areas, participate in planning and development; (3) communities share day care, training programs and other community resources; and (4) "industrial ecology" is showcased (e.g., the greening of roofs to minimize solar gain, use of non-polluting fuels, and strategic use of materials to minimize inputs of new energy and materials).

A4.6 Develop urban design standards and strategies for industrial districts.

Where industrial districts and sites are surrounded by residential neighborhoods, guidelines should be adopted to exploit the potential to create new connections in the neighborhood or complete fragmented street and block patterns. Where industrial districts abut important road corridors, and along the edges of neighborhoods, design guidelines should control the edges and entry points of the industrial districts. High design standards not only make industrial districts better neighbors, but can enhance values and tenant recruitment.

OVERVIEW: WATER-DEPENDENT USES

Stamford owes its original prosperity and much of its abiding character to its harbor and waterfront.

In 1984, the City adopted a Master Plan Coastal Addendum, consistent with the Connecticut Coastal Management Act. That Addendum's objectives with regard to land use and development remain equally valid today.

Strategies:

A5.1 Protect and promote water-dependent uses. Water-dependent uses include ferries, water taxis, boating, marinas, boat repairs, dry dock, and other uses dependent on marine access. These uses should be safeguarded. Their benefits to the city include the provision of essential services, a variety of activities and a diversification of Stamford's economic base. However, due to the developmental pres-

Objective A5.

Protect and promote water-dependent uses, waterfront public access and enjoyment of the waterfront.

sures, these uses may not be able to be sustained on waterfront sites in Stamford without public intervention. New water-dependent uses are often improbable unless more profitable supplementary uses are permitted on site.

A5.2 Protect water-dependent industry.

Existing water-dependent industrial uses are also to be protected. Actions at a State level to provide economic incentives for maintenance of water-dependent industries should be pursued.



New development on the waterfront should be contingent on public access and water-dependent uses.

A5.3 Make non-water-dependent uses contingent on providing public access and meeting other public objectives. Although the waterfront should be targeted for water-dependent uses and water-dependent industry, uses should also be permitted where they are: (1) clearly secondary in nature to this principal objective; (2) compliment adjacent development; (3) function within the capacity of the infrastructure; (4) achieve a high design quality; (5) provide a revenue stream or capital cross-subsidy for water-dependent uses; and (6) include meaningful public access to the waterfront as a site plan component.

A5.4 Promote recreation and boating. Recreational and boating facilities should be encouraged to develop along the waterfront. Existing recreational boating and support facilities should be preserved and when necessary, protected by public actions. Additional marine-oriented recreational uses should be encouraged to develop along the harbor coastline at appropriate sites. All City-owned parkland should be periodically evaluated for their water-based recreational potential.



Each site needs to be looked at within the context of the overall vision for the waterfront.

A5.5 Maintain and enhance harbor access. To encourage water-dependent uses, any uses or development which congests, restricts, or otherwise limits the use of the harbor by commercial and recreational vessels should not be allowed. Structures and filling on the waterfront must also be designed in a manner that will not conflict with development of water-dependent uses

and public safety. The use of fill and structures should be designed so as to minimize negative impacts on coastal resources. Finally, the maintenance and protection of the federally developed and maintained navigation channels, along with the development of a plan for the efficient and timely dredging of these channels, are priorities.

A5.6 Redevelop the HELCO (Northeast Utilities) properties with public access and water-dependent uses as top priorities. At over 40 acres, this remains the largest assemblage on the waterfront. Its northern and southern halves have each received much attention as sites of water-dependent uses, as well as commercial and housing development. The lower 14 acres encompassing the Yacht Haven marina and the City's last shipyard take on special importance under the goals and policies of the Connecticut Coastal Management Act. Sites in both the upper and lower portions of the property provide the opportunity for a possible ferry landing.